



PrimeLink & PrimeLink Plus Rates Ray Battiston 1 800 526 7420

Effective October 2009 raybattiston@on.aibn.com

Premium rates are per person and are expressed in Canadian currency.

Premium Rates for Under Age 55

SINGLE TRIP & TOP UP RATES								
Trip Duration:	1-30	31-60	61-80	81-100	101-120	121-140	141-182	183+
PrimeLink	\$ 2.35	\$ 2.45	\$ 2.63	\$ 2.71	\$ 2.77	\$ 2.88	\$ 3.13	\$ 3.23
PrimeLink Plus	\$ 3.00	\$ 3.14	\$ 3.46	\$ 3.54	\$ 3.63	\$ 3.76	\$ 3.87	\$ 4.00

MULTI-TRIP ANNUAL RATES				
Trip Duration:	9 Days	16 Days	32 Days	60 Days
PrimeLink	\$ 79	\$ 91	\$ 137	\$ 240
PrimeLink Plus	\$ 89	\$ 103	\$ 151	\$ 266

Non-Medical Rates (Optional add-on for Single Trip Plans for All Inclusive Coverage)

Age:	Under 55	55-59	60-65	66-70	71-75	76-80	81-85	86+
PrimeLink	\$67	\$89	\$96	\$110	\$123	\$137	\$153	\$168
PrimeLink Plus	\$92	\$123	\$134	\$153	\$171	\$190	\$212	\$233

PST is added to the non-medical rate only. Use your home province				
Province	ON	QC	NFLD	Other
PST	8%	9%	15%	0%

Deductible Options (not available for all inclusive)

Deductible Amount	\$0*	\$500	\$1,000	\$5,000	\$10,000
Premium Adjustment	0%*	-10%	-15%	-25%	-35%

*All plans include a \$0 deductible except for Prime 3. Prime 3 includes a \$200 deductible or a 10% surcharge for \$0 deductible.

Premium Calculation

		Applicant 1	Applicant 2
A Annual Plan	Write in the premium amount that applies to your rate category, age band and selected trip duration.	\$	\$
B Single Trip	Find the per diem rate for your rate category, age band and single trip duration (including departure and return dates) and multiply by the total number of days in your trip, including departure and return dates.	\$	\$
B Top Up	Find the per diem rate for your rate category, age band and entire trip duration (including departure and return dates) and multiply by the total number of extra days you need.	+ \$	\$
C Subtotal	Add A+B. Family plan rates are available for single trip emergency medical plans if all family members are under age 55. Multiply one applicant's premium (C) by 2.	= \$	\$
D Smoker Surcharge	If you are age 55 or over and have smoked tobacco in the past 24 months, calculate 15% of Subtotal (C).	+ \$	\$
E Travel within Canada	If you are travelling within Canada only and purchasing a Single Trip only, calculate 50% from your subtotal (C).	- \$	\$
F All Inclusive	If adding All Inclusive Insurance to a single trip, write in the applicable amount based on your age and product selection.	+ \$	\$
G All Inclusive - PST	If adding All Inclusive Insurance to a single trip, write in the dollar amount of applicable PST based on your home province. PST is added to the Non-Medical rate only.	+ \$	\$
H Deductible	Calculate deductible savings or surcharge applicable to Subtotal C. Write in the amount of the adjustment to the Subtotal (C) based on your deductible selection.	+/- \$	+ / - \$
I Top Up Fee	If you are topping up another plan other than a PrimeLink plan, add a \$20 administration fee.	+ \$	\$
J Total Premium	Calculate C + D - E + F + G - H savings (or + surcharge) + I. Write in the total (a minimum of \$15 is required).	= \$	\$

PrimeLink and PrimeLink Plus Rates for Age 55 and Over

PrimeLink · Multi-Trip Annual Rates

	Trip Duration	Age Band							
		55-59	60-65	66-70	71-75	76-80	81-85	86-89	90 +
Prime 1	9 days	\$ 84	\$ 88	\$ 95	\$ 132	\$ 191	\$ 359	\$ 470	\$ 553
	16 days	\$ 100	\$ 113	\$ 135	\$ 207	\$ 289	\$ 520	\$ 695	\$ 907
	32 days	\$ 187	\$ 207	\$ 280	\$ 386	\$ 555	\$ 897	\$ 1,002	\$ 1,426
	60 days	\$ 252	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Prime 2	9 days	\$ 96	\$ 107	\$ 134	\$ 220	\$ 309	\$ 602	\$ 882	\$ 1,160
	16 days	\$ 156	\$ 169	\$ 199	\$ 321	\$ 523	\$ 975	\$ 1,536	\$ 1,958
	32 days	\$ 236	\$ 261	\$ 322	\$ 518	\$ 799	\$ 1,483	\$ 2,388	\$ 3,043
	60 days	\$ 358	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Prime 3	9 days	\$ 109	\$ 129	\$ 185	\$ 251	\$ 396	\$ 726	\$ 980	\$ 1,371
	16 days	\$ 181	\$ 222	\$ 287	\$ 389	\$ 643	\$ 1,122	\$ 1,760	\$ 2,259
	32 days	\$ 274	\$ 330	\$ 411	\$ 601	\$ 920	\$ 1,627	\$ 2,778	\$ 3,402
	60 days	\$ 419	n/a	n/a	n/a	n/a	n/a	n/a	n/a

PrimeLink Plus · Multi-Trip Annual Rates

	Trip Duration	Age Band							
		55-59	60-65	66-70	71-75	76-80	81-85	86-89	90 +
Prime 1	9 days	\$ 100	\$ 108	\$ 114	\$ 168	\$ 229	\$ 399	\$ 499	\$ 617
	16 days	\$ 119	\$ 134	\$ 183	\$ 265	\$ 380	\$ 659	\$ 820	\$ 1,166
	32 days	\$ 217	\$ 241	\$ 313	\$ 439	\$ 614	\$ 996	\$ 1,241	\$ 1,676
	60 days	\$ 440	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Prime 2	9 days	\$ 114	\$ 152	\$ 189	\$ 302	\$ 425	\$ 822	\$ 1,204	\$ 1,659
	16 days	\$ 182	\$ 229	\$ 279	\$ 443	\$ 719	\$ 1,333	\$ 2,096	\$ 2,842
	32 days	\$ 285	\$ 367	\$ 449	\$ 718	\$ 1,100	\$ 2,028	\$ 3,257	\$ 4,350
	60 days	\$ 500	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Prime 3	9 days	\$ 136	\$ 166	\$ 234	\$ 351	\$ 496	\$ 906	\$ 1,331	\$ 1,834
	16 days	\$ 214	\$ 284	\$ 365	\$ 548	\$ 807	\$ 1,488	\$ 2,314	\$ 3,103
	32 days	\$ 339	\$ 402	\$ 524	\$ 786	\$ 1,328	\$ 2,238	\$ 3,650	\$ 4,855
	60 days	\$ 586	n/a	n/a	n/a	n/a	n/a	n/a	n/a

PrimeLink · Single Trip & Top Up Rates

	Trip Duration	Age Band							
		55-59	60-65	66-70	71-75	76-80	81-85	86-89	90 +
Prime 1	1-30	\$ 2.53	\$ 2.63	\$ 3.60	\$ 5.31	\$ 7.70	\$ 13.47	\$ 16.83	\$ 23.25
	31-60	\$ 2.62	\$ 2.74	\$ 3.88	\$ 5.56	\$ 8.54	\$ 14.94	\$ 18.69	\$ 26.33
	61-80	\$ 2.82	\$ 2.98	\$ 4.18	\$ 5.79	\$ 9.32	\$ 16.27	\$ 20.35	\$ 28.61
	81-100	\$ 2.93	\$ 3.11	\$ 4.53	\$ 6.12	\$ 9.95	\$ 17.40	\$ 21.76	\$ 30.88
	101-120	\$ 3.03	\$ 3.41	\$ 4.85	\$ 6.43	\$ 10.57	\$ 18.50	\$ 23.12	\$ 32.88
	121-140	\$ 3.16	\$ 3.63	\$ 5.08	\$ 6.79	\$ 11.15	\$ 19.51	\$ 24.39	\$ 34.75
	141-182	\$ 3.65	\$ 4.45	\$ 5.82	\$ 7.57	\$ 12.25	\$ 21.43	\$ 26.79	\$ 37.12
	183+	\$ 3.79	\$ 4.72	\$ 6.08	\$ 7.89	\$ 12.63	\$ 22.11	\$ 27.64	\$ 38.13
Prime 2	1-30	\$ 3.88	\$ 4.31	\$ 5.33	\$ 8.54	\$ 13.97	\$ 27.38	\$ 45.40	\$ 58.12
	31-60	\$ 3.98	\$ 4.43	\$ 5.45	\$ 8.79	\$ 14.29	\$ 28.01	\$ 46.46	\$ 59.43
	61-80	\$ 4.55	\$ 5.15	\$ 6.76	\$ 9.31	\$ 16.15	\$ 29.35	\$ 47.69	\$ 60.53
	81-100	\$ 4.82	\$ 5.46	\$ 7.24	\$ 9.52	\$ 16.95	\$ 30.30	\$ 49.27	\$ 62.03
	101-120	\$ 5.07	\$ 5.77	\$ 7.72	\$ 9.71	\$ 17.72	\$ 31.22	\$ 50.80	\$ 63.51
	121-140	\$ 5.23	\$ 6.09	\$ 7.94	\$ 10.56	\$ 18.31	\$ 32.17	\$ 51.86	\$ 65.40
	141-182	\$ 6.04	\$ 7.03	\$ 9.15	\$ 12.15	\$ 21.09	\$ 34.97	\$ 57.99	\$ 72.16
	183+	\$ 6.32	\$ 7.31	\$ 9.56	\$ 12.68	\$ 22.01	\$ 36.49	\$ 60.52	\$ 75.29
Prime 3	1-30	\$ 4.53	\$ 5.63	\$ 8.07	\$ 10.95	\$ 18.04	\$ 31.43	\$ 54.95	\$ 70.59
	31-60	\$ 4.62	\$ 5.77	\$ 8.26	\$ 11.21	\$ 18.48	\$ 32.16	\$ 56.24	\$ 72.32
	61-80	\$ 5.35	\$ 6.75	\$ 10.25	\$ 12.81	\$ 19.04	\$ 33.67	\$ 58.89	\$ 72.99
	81-100	\$ 5.63	\$ 6.89	\$ 10.70	\$ 13.07	\$ 19.58	\$ 34.43	\$ 60.35	\$ 74.23
	101-120	\$ 5.90	\$ 7.05	\$ 11.16	\$ 13.47	\$ 20.14	\$ 35.67	\$ 61.74	\$ 76.03
	121-140	\$ 6.31	\$ 8.19	\$ 12.12	\$ 14.59	\$ 21.51	\$ 38.52	\$ 67.35	\$ 81.72
	141-182	\$ 7.32	\$ 9.48	\$ 14.03	\$ 16.89	\$ 24.89	\$ 44.58	\$ 77.96	\$ 94.52
	183+	\$ 7.58	\$ 9.85	\$ 14.57	\$ 17.52	\$ 25.83	\$ 46.26	\$ 80.90	\$ 98.12

PrimeLink Plus · Single Trip & Top Up Rates

	Trip Duration	Age Band							
		55-59	60-65	66-70	71-75	76-80	81-85	86-89	90 +
Prime 1	1-30	\$ 3.26	\$ 3.34	\$ 4.60	\$ 6.74	\$ 9.82	\$ 17.16	\$ 21.46	\$ 29.55
	31-60	\$ 3.39	\$ 3.49	\$ 4.98	\$ 7.07	\$ 10.89	\$ 19.04	\$ 23.80	\$ 33.39
	61-80	\$ 3.77	\$ 3.88	\$ 5.34	\$ 7.39	\$ 11.86	\$ 20.75	\$ 25.93	\$ 35.84
	81-100	\$ 3.90	\$ 4.02	\$ 5.77	\$ 7.80	\$ 12.69	\$ 22.18	\$ 27.72	\$ 38.79
	101-120	\$ 4.10	\$ 4.44	\$ 6.20	\$ 8.20	\$ 13.47	\$ 23.57	\$ 29.46	\$ 41.06
	121-140	\$ 4.21	\$ 4.69	\$ 6.50	\$ 8.65	\$ 14.20	\$ 24.86	\$ 32.43	\$ 44.69
	141-182	\$ 4.33	\$ 5.78	\$ 7.42	\$ 9.66	\$ 15.60	\$ 27.31	\$ 34.14	\$ 48.15
	183+	\$ 4.55	\$ 6.13	\$ 7.73	\$ 10.07	\$ 16.09	\$ 28.16	\$ 35.20	\$ 49.26
Prime 2	1-30	\$ 4.26	\$ 6.17	\$ 7.62	\$ 12.20	\$ 19.93	\$ 39.06	\$ 64.81	\$ 89.38
	31-60	\$ 4.47	\$ 6.33	\$ 7.78	\$ 12.54	\$ 20.39	\$ 39.98	\$ 66.35	\$ 90.85
	61-80	\$ 5.06	\$ 7.35	\$ 9.67	\$ 13.28	\$ 23.05	\$ 41.88	\$ 69.47	\$ 93.87
	81-100	\$ 5.24	\$ 7.80	\$ 10.35	\$ 13.58	\$ 24.17	\$ 43.24	\$ 71.73	\$ 96.76
	101-120	\$ 5.62	\$ 8.24	\$ 11.03	\$ 13.87	\$ 25.28	\$ 44.99	\$ 74.64	\$ 99.47
	121-140	\$ 5.78	\$ 8.70	\$ 11.34	\$ 15.06	\$ 26.14	\$ 46.80	\$ 77.63	\$ 103.99
	141-182	\$ 6.60	\$ 10.03	\$ 13.05	\$ 17.35	\$ 30.09	\$ 49.90	\$ 82.79	\$ 111.20
	183+	\$ 6.90	\$ 10.43	\$ 13.63	\$ 18.10	\$ 31.42	\$ 52.08	\$ 86.40	\$ 116.02
Prime 3	1-30	\$ 5.07	\$ 7.16	\$ 10.24	\$ 13.89	\$ 24.17	\$ 44.85	\$ 73.86	\$ 102.44
	31-60	\$ 5.33	\$ 7.34	\$ 10.50	\$ 14.23	\$ 24.78	\$ 45.85	\$ 75.61	\$ 104.03
	61-80	\$ 5.87	\$ 8.59	\$ 13.02	\$ 16.29	\$ 26.43	\$ 47.88	\$ 79.18	\$ 107.51
	81-100	\$ 6.16	\$ 8.78	\$ 13.60	\$ 17.10	\$ 27.89	\$ 50.05	\$ 82.17	\$ 112.49
	101-120	\$ 6.67	\$ 9.05	\$ 14.18	\$ 17.74	\$ 29.07	\$ 51.74	\$ 85.94	\$ 115.93
	121-140	\$ 7.22	\$ 10.42	\$ 15.40	\$ 20.01	\$ 31.14	\$ 55.77	\$ 90.56	\$ 122.63
	141-182	\$ 8.08	\$ 12.00	\$ 17.75	\$ 21.35	\$ 35.02	\$ 59.48	\$ 104.29	\$ 135.33
	183+	\$ 8.42	\$ 12.51	\$ 18.51	\$ 22.26	\$ 36.45	\$ 62.03	\$ 108.76	\$ 141.12